

Retired Municipal Teacher (RMT) Health Plan Rates

How to Calculate Your Monthly Premium Effective July 1, 2017

- 1 Find the city, town or the school district from which you retired on the life insurance rate chart on reverse side.
- 2 Locate your "RMT Pays Monthly" rate for life insurance.
- 3 Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in to determine your monthly combined life and health insurance premium.

MEDICARE PLANS

		Retired Municipal Teachers (RMTs)	
		RMTs who retired on or before July 1, 1990 and SURVIVORS ¹	RMTs who retired after July 1, 1990
		10%	15%
HEALTH PLAN	PLAN TYPE	Per Person Coverage RMT Pays Monthly	Per Person Coverage RMT Pays Monthly
Fallon Senior Plan ²	HMO	\$33.50	\$50.25
Harvard Pilgrim Medicare Enhance	Indemnity	42.16	63.24
Health New England MedPlus	HMO	39.35	59.02
Tufts Health Plan Medicare Complement	HMO	38.09	57.14
Tufts Health Plan Medicare Preferred ²	HMO	30.00	45.00
UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive) ^{3,4}	Indemnity	43.26	60.74
UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (Non-Comprehensive) ⁴	Indemnity	32.95	50.43

NON-MEDICARE PLANS

		Retired Municipal Teachers (RMTs)			
		RMTs who retired on or before July 1, 1990 and SURVIVORS ¹		RMTs who retired after July 1, 1990	
		10%		15%	
		RMT/Survivor Pays Monthly		RMT Pays Monthly	
HEALTH PLAN	PLAN TYPE	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Fallon Health Direct Care	HMO	\$55.27	\$132.66	\$82.91	\$198.98
Fallon Health Select Care CLOSED TO NEW MEMBERS	HMO	73.45	176.27	110.17	264.41
Health New England	HMO	54.62	135.42	81.94	203.14
NHP Prime (Neighborhood Health Plan)	HMO	55.21	146.31	82.82	219.47
UniCare State Indemnity Plan/Basic with CIC (Comprehensive) ^{3,4}	Indemnity	149.07	361.99	198.71	481.33
UniCare State Indemnity Plan/Basic without CIC (Non-Comprehensive) ⁴	Indemnity	96.30	231.69	145.94	351.03

¹ Survivors are not eligible for basic life insurance. Do not add the basic life insurance premium to calculate your monthly premium.

² Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2018.

³ CIC is an enrollee-pay-all benefit.

⁴ The RMT rate for these plans has been subsidized for FY18 using funds from the GIC UniCare Rate Stabilization Reserve.

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BASIC LIFE INSURANCE

Monthly GIC Plan Rates Effective July 1, 2017			
City/Town/School District (SD)			RMT Pays Monthly
Basic Life: \$1,000 Coverage			\$0.80
Blackstone Valley Regional SD	Newbury	Plainville	
Bridgewater	Paxton	Salisbury	
Granby	Pioneer Valley Regional SD	Wilbraham	
Narragansett Regional SD			
Basic Life: \$2,000 Coverage			0.80
Barnstable	Quabbin Regional SD	Stoughton	
Dennis	Rehoboth	Upper Cape Cod Regional SD	
Martha’s Vineyard Regional SD	Rockland	West Springfield	
Milton	Shawsheen Valley Regional SD	Whitman-Hanson SD	
Basic Life: \$4,000 Coverage			1.60
Rockport			
Basic Life: \$5,000 Coverage			2.00
Amesbury	Holyoke	Revere	
Billerica	Hudson	Rutland	
Bourne	Montague	Spencer	
Dedham	North Adams	Wareham	
Eastham	North Attleboro	West Bridgewater	
Everett	North Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Harvard			
Basic Life: \$10,000 Coverage			4.00
Braintree			



Commonwealth of Massachusetts
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